



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Walter A. Lion IV  
  
Debtor.

Order Filed on May 2, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-17323 ABA

Adv. No.:

Hearing Date: 5/10/2022 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 2, 2022**



\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtors: Walter A. Lion IV

Case No: 21-17323 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND CERTIFICATION OF DEFAULT

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 415 East Central Avenue, Blackwood, N.J. 08012, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Sadek, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 21, 2022, Debtor is due for the February 2022 through March 2022 post-petition payment for a total default of \$13,869.73 ( 1 @ \$7,925.56, 3 @ 1,981.39); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$11,888.34 to be received no later than April 30, 2022; and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make April 2022 and May 2022 payments by May 31, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2022, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.

In re:  
Walter A Lion, IV  
Debtor

Case No. 21-17323-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 02, 2022

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2022:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>                                    |
|-----------------|--|
| db              | + Walter A Lion, IV, 415 E. Central Avenue, Blackwood, NJ 08012-2718 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 04, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2022 at the address(es) listed below:

| Name             | Email Address   |
|------------------|---|
| Brad J. Sadek    | on behalf of Debtor Walter A Lion IV bradsadek@gmail.com, bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com                                   |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com   |
| U.S. Trustee     | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 4